

Your Spending and Saving Map

A practical budget observation exercise

A budget is not a punishment. It is a map of choices. This exercise helps you see where your income goes and whether your current pattern supports the life you want to build.

How to complete the exercise

Use the worksheet on the next page. Focus on ordinary decisions rather than exceptional situations. Record enough detail to notice a pattern, but never include passwords, account numbers or other confidential information.

- one week of ordinary spending
- recurring commitments that arrive automatically
- amounts directed to saving or debt repayment
- purchases that were planned versus impulsive
- expenses that brought lasting value versus little value

After completing the exercise

- Which costs are fixed and which are genuinely flexible?
- Where is spending almost invisible because it is automated?
- Does higher income automatically become higher spending?
- Which expenses express your priorities?
- What amount could be redirected without making life meaningfully worse?

A budget pause

Before cutting an expense, ask what purpose it serves. Before keeping it, ask what future choice it may be displacing.

My takeaway

The budget change most likely to increase my freedom is

because _____

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Spending and Saving Worksheet

Use short notes. The objective is to make your pattern visible, not to produce a perfect record.

Category	Weekly/monthly amount	Fixed or flexible?	Planned?	Value to me	Possible change
1.					
2.					
3.					
4.					
5.					
6.					

What did I notice?	What will I protect?	What will I change?
The pattern that surprised me most:	A strength or habit I want to preserve:	One realistic next step:

A useful resource does not tell you what decision to make. It helps you see the decision more clearly.